

In re:
Matthew Marlowe
Misty Lynn Marlowe
Debtors

Case No. 18-12567-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Aug 18, 2023

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 20, 2023:

Recip ID	Recipient Name and Address
db/jdb	Matthew Marlowe, Misty Lynn Marlowe, 830 Walters St, Bethlehem, PA 18017-6022

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Aug 18 2023 23:28:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Aug 18 2023 23:28:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14773772	+ Email/Text: BK@servicingdivision.com	Aug 18 2023 23:28:00	Allied First Bank, SB dba Servbank, 3138 E Elwood St, Phoenix, Arizona 85034-7210
14112435	+ EDI: AIS.COM	Aug 19 2023 03:28:00	CAPITAL ONE BANK (USA), N.A. - CABELA'S CLUB VISA, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901
14092895	Email/Text: Bankruptcy.RI@Citizensbank.com	Aug 18 2023 23:28:00	Citizens Bank, Attention: ROP-15B, 1 Citizens Dr, Riverside, RI 02915-3019
14092901	Email/Text: bk@freedomfinancialnetwork.com	Aug 18 2023 23:28:00	Freedom Plus, 1875 S Grant St, San Mateo, CA 94402-2666
14601130	Email/PDF: resurgentbknotifications@resurgent.com	Aug 18 2023 23:39:33	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
14119711	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 18 2023 23:28:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14102010	+ Email/Text: SSTBKNotices@nationalbankruptcy.com	Aug 18 2023 23:28:00	Medallion Bank, c/o Systems & Services Technologies, Inc, PO Box 9013, Addison, Texas 75001-9013
14108237	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Aug 18 2023 23:28:00	Navient Solutions, LLC. on behalf of, United Student Aid Funds, Inc., GLHEC and Affiliates, PO BOX 8961, Madison, WI 53708-8961
14123993	EDI: PRA.COM	Aug 19 2023 03:28:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14121335	EDI: Q3G.COM	Aug 19 2023 03:28:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14125085	EDI: Q3G.COM	Aug 19 2023 03:28:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

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14116358	EDI: SALLIEMAEBANK.COM	Aug 19 2023 03:28:00	Sallie Mae, P.O. Box 3319, Wilmington, DE 19804-4319
14110957	Email/Text: electronicbkydocs@nelnet.net	Aug 18 2023 23:28:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, P O BOX 8973, MADISON, WI 53708-8973
14124702	EDI: WFFC2	Aug 19 2023 03:28:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se, P.O. BOX 19657, IRVINE, CA 92623-9657

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14387788	##+	Law Office of Everett Cook, P.C., 2309 MacArthur Rd., Whitehall PA 18052-4523

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 20, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 17, 2023 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor The Money Source Inc. bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor The Money Source Inc. bkgroup@kmlawgroup.com
JOHN EVERETT COOK	on behalf of Debtor Matthew Marlowe bankruptcy@everettcooklaw.com G29494@notify.cincompass.com
JOHN EVERETT COOK	on behalf of Joint Debtor Misty Lynn Marlowe bankruptcy@everettcooklaw.com G29494@notify.cincompass.com
KERI P EBECK	on behalf of Creditor Systems & Services Technologies Inc. as servicer for Medallion Bank kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com;kebeck@ecf.courtdrive.com
SCOTT DAVID FINK	on behalf of Creditor Citizens Bank N.A. sfink@weltman.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1	<u>Matthew Marlowe</u>	Social Security number or ITIN	xxx-xx-1980
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Misty Lynn Marlowe</u>	Social Security number or ITIN	xxx-xx-5011
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number:	18-12567-pmm		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Matthew Marlowe
aka Matthew J. Marlowe, aka Matthew James
Marlowe

Misty Lynn Marlowe
aka Misty L. Marlowe, aka Misty Marlowe

8/17/23

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.